

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1 18. (Currently Amended) The system for direct presentment and payment of bills of
2 claim 1, wherein:

3 when said payment remittance instructions are generated, said one or more
4 processors submit instructions to a bank entity node to pay said billing entity.

1 21. (Currently Amended) The system for direct presentment and payment of bills of
2 claim 1, wherein:

3 said one or more memories comprises a data set for storing identifying
4 information on paying entities.